

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: Phillip Dale Daniels, Debtor

Case No. 25-51003-KMS  
CHAPTER 13

**NOTICE OF FILING CHAPTER 13 PLAN AND MOTIONS FOR VALUATION AND  
LIEN AVOIDANCE**

The above-named Debtor has filed a *Chapter 13 plan and Motions for Valuation and Lien Avoidance* (the “Plan”) with the Bankruptcy Court in the above referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501 on or before September 8, 2025. Copies of the objection must be served on the Trustee, US Trustee, Debtor, and Attorney for Debtor.

Objections to confirmation will be heard and confirmation determined on October 14, 2025 at 01:30 PM in the William Colmer Federal Building, 701 N. Main Street, Hattiesburg, MS 39401, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

Date: July 16, 2025

/s/ Thomas C. Rollins, Jr.  
*Thomas C. Rollins, Jr., Attorney for Debtor*

Thomas C. Rollins, Jr., MSB# 103469  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
trollins@therollinsfirm.com  
601-500-5533



Debtor Phillip Dale Daniels Case number \_\_\_\_\_

Joint Debtor shall pay \_\_\_\_ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

### 2.3 Income tax returns/refunds.

Check all that apply

- ☒ Debtor(s) will retain any exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:

\_\_\_\_\_

### 2.4 Additional payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

### Part 3: Treatment of Secured Claims

#### 3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).

Check all that apply.

- ☐ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

- 3.1(a) Principal Residence Mortgages:** All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

**1** Mtg pmts to Community Bank  
 Beginning August 2025 @ \$689.00 ☐ Plan ☒ Direct. Includes escrow ☒ Yes ☐ No

**-NONE-** Mtg arrears to \_\_\_\_\_ Through \_\_\_\_\_

- 3.1(b)** ☐ **Non-Principal Residence Mortgages:** All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

Property **-NONE-**  
 address: \_\_\_\_\_

Mtg pmts to \_\_\_\_\_  
 Beginning month @ \_\_\_\_\_ Plan \_\_\_\_\_ Direct. Includes escrow Yes No

Property **-NONE-** Mtg arrears to \_\_\_\_\_ Through \_\_\_\_\_

- 3.1(c)** ☐ **Mortgage claims to be paid in full over the plan term:** Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor.

Creditor: **-NONE-** Approx. amt. due: \_\_\_\_\_ Int. Rate\*: \_\_\_\_\_

Property Address: \_\_\_\_\_

Principal Balance to be paid with interest at the rate above: \_\_\_\_\_

(as stated in Part 2 of the Mortgage Proof of Claim Attachment)

Portion of claim to be paid without interest: \$ \_\_\_\_\_

(Equal to Total Debt less Principal Balance)

Special claim for taxes/insurance: \$ -NONE- /month, beginning month .  
 (as stated in Part 4 of the Mortgage Proof of Claim Attachment)

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\* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District  
Insert additional claims as needed.

**3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one..**

☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.  
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

☒ Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Connexus Credit Union	\$14,198.00	2016 Keystone Spring Dale Camper	\$15,210.00	\$14,198.00	10.00%

Insert additional claims as needed.

#For mobile homes and real estate identified in § 3.2: Special Claim for taxes/insurance:

Name of creditor	Collateral	Amount per month	Beginning
-NONE-			month

\* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

For vehicles identified in § 3.2: The current mileage is \_\_\_\_\_

**3.3 Secured claims excluded from 11 U.S.C. § 506.**

Check one.

☐ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.  
☒ The claims listed below were either:

(1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or

(2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling.

Name of Creditor	Collateral	Amount of claim	Interest rate*
Capital One Auto	2020 Jeep Gladiator 109000 miles	\$29,388.00	10.00%

\*Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District.

Insert additional claims as needed.

**3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.**

Debtor Phillip Dale Daniels Case number \_\_\_\_\_

Check one.

☐

**None.** If “None” is checked, the rest of § 3.4 need not be completed or reproduced.  
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

☒

The judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the debtor(s) would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the court, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan unless the creditor files an objection on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). Debtor(s) hereby move(s) the court to find the amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien.

Name of creditor	Property subject to lien	Lien amount to be avoided	Secured amount remaining	Type of lien	Lien identification (county, court, judgment date, date of lien recording, county, court, book and page number)
Lvnv Funding	3948 CR 23 Louin, MS 39338 Jasper County	\$1,494.00	\$0.00	Judgment Lien	Jasper County Justice Court

Insert additional claims as needed.

### 3.5 Surrender of collateral.

Check one.

☒

**None.** If “None” is checked, the rest of § 3.5 need not be completed or reproduced.

## Part 4: Treatment of Fees and Priority Claims

### 4.1 General

Trustee’s fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

### 4.2 Trustee’s fees

Trustee’s fees are governed by statute and may change during the course of the case.

### 4.3 Attorney’s fees.

☒ No look fee: 4,600.00

Total attorney fee charged: \$4,600.00

Attorney fee previously paid: \$272.00

Attorney fee to be paid in plan per confirmation order: \$4,328.00

☐ Hourly fee: \$\_\_\_\_. (Subject to approval of Fee Application.)

### 4.4 Priority claims other than attorney’s fees and those treated in § 4.5.

Check one.

☒

**None.** If “None” is checked, the rest of § 4.4 need not be completed or reproduced.

### 4.5 Domestic support obligations.

☒

**None.** If “None” is checked, the rest of § 4.5 need not be completed or reproduced.

Debtor	<b>Phillip Dale Daniels</b>	Case number
--------	-----------------------------	-------------

Debtor	<u>Phillip Dale Daniels</u>	Case number	<u></u>
Address, City, State, and Zip Code			
<u>601-500-5533</u>		<u>103469 MS</u>	
Telephone Number		MS Bar Number	
<u>trollins@therollinsfirm.com</u>			
Email Address			

**CERTIFICATE OF SERVICE**

I, Thomas C. Rollins, Jr., attorney for the Debtor, do hereby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following parties to be served electronically via ECF:

Case Trustee  
Office of the US Trustee

I certify that I have this day served a true and correct copy of the attached Notice and Chapter 13 Plan by US Mail<sup>1</sup>, postage prepaid, to the following creditor(s) listed in Sections 3.2 and/or 3.4 of the Plan pursuant to Fed. R. Bankr. P. 7004:

Connexus CU  
c/o CEO/Manager  
1 Corporate Dr, Ste 102  
Wausau, WI 54401

Resurgent Capital Services L.P.  
LVNV Funding  
c/o Corporation Service Company  
109 Executive Dr, Ste 3  
Madison, MS 39110

I further certify that I have this day served a true and correct copy of the Notice and Chapter 13 Plan by US Mail, postage prepaid, to all other parties listed on the attached master mailing list (matrix).

Date: July 16, 2025

/s/ Thomas C. Rollins, Jr.  
*Thomas C. Rollins, Jr., Attorney for Debtor*

Thomas C. Rollins, Jr., MSB# 103469  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
trollins@therollinsfirm.com  
601-500-5533

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<sup>1</sup> If the creditor is an insured depository institution, service has been made by certified mail.

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

PHILLIP DALE DANIELS

CASE NO: 25-51003-KMS

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

On 7/16/2025, I did cause a copy of the following documents, described below,  
Notice and Plan

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 7/16/2025

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. 103469

The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401  
601 500 5533  
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:  
PHILLIP DALE DANIELS

CASE NO: 25-51003-KMS

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 7/16/2025, a copy of the following documents, described below,  
Notice and Plan

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/16/2025



Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401

## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## FIRST CLASS

CONNEXUS CU  
CO CEOMANAGER  
1 CORPORATE DR STE 102  
WAUSAU WI 54401

## FIRST CLASS

RESURGENT CAPITAL SERVICES LP LVNV  
FUNDING  
CO CORPORATION SERVICE CO  
109 EXECUTIVE DR STE 3  
MADISON MS 39110

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
NCRS ADDRESS DOWNLOAD  
CASE 25-51003-KMS  
SOUTHERN DISTRICT OF MISSISSIPPI  
WED JUL 16 7-31-56 PST 2025

~~EXCLUDE~~

~~US BANKRUPTCY COURT  
DAN M RUSSELL JR US COURTHOUSE  
2012 15TH STREET SUITE 244  
GULFPORT MS 39501 2036~~

AMERICAN EXPRESS  
PO BOX 981537  
EL PASO TX 79998-1537

ASPIRE  
PO BOX 105555  
ATLANTA GA 30348-5555

AVANT  
222 NORTH LASALLE ST  
SUITE 1600  
CHICAGO IL 60601-1112

BEST EGG  
PO BOX 1216  
CHESAPEAKE VA 23327-1216

CFNA  
ATTN BANKRUPTCY  
PO BOX 81315  
CLEVELAND OH 44181-0315

CAPITAL ONE  
ATTN BANKRUPTCY  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

CAPITAL ONE AUTO  
ATTN BANKRUPTCY  
7933 PRESTON RD  
PLANO TX 75024-2359

CITI BANK  
PO BOX 6406  
SIOUX FALLS SD 57117-6406

CITIBANK  
CENTRALIZED BANKRUPTCY  
PO BOX 790046  
ST LOUIS MO 63179-0046

CITIBANK  
CENTRALIZED BANKRUPTCY  
PO BOX 790040  
ST LOUIS MO 63179-0040

COMENITY BANK  
PO BOX 182120  
COLUMBUS OH 43218-2120

COMENITY BANK  
PO BOX 183044  
COLUMBUS OH 43218-3044

COMMUNITY BANK  
ATTN BANKRUPTCY  
1905 COMMUNITY BANK WY  
FLOWOOD MS 39232-1220

CONNEXUS CREDIT UNION  
ATTN BANKRUPTCY  
POBOX 8026  
WAUSAU WI 54402-8026

(P)CONTINENTAL FINANCE COMPANY  
PO BOX 3220  
BUFFALO NY 14240-3220

CREDIT COASTAL LLC  
3300 RIDER TRAIL  
STE 500  
EARTH CITY MO 63045-1338

CROWN ASSET MANAGEMENT  
3100 BRECKENRIDGE BLVD  
STE 725  
DULUTH GA 30096-7605

DISCOVER FINANCIAL  
ATTN BANKRUPTCY  
PO BOX 3025  
NEW ALBANY OH 43054-3025

FIRST STATE BANK  
1808 HWY 84 W  
LAUREL MS 39440-3260

(P)FIRST NATIONAL BANK OF OMAHA  
1620 DODGE ST  
STOP CODE 3113  
OMAHA NE 68102-1593

FORTIVA  
ATTN BANKRUPTCY  
PO BOX 105555  
ATLANTA GA 30348-5555

~~EXCLUDE~~

~~(D)FORTIVA  
ATTN BANKRUPTCY  
PO BOX 105555  
ATLANTA GA 30348-5555~~

GGR  
ATTN ROGER GUTIERREZ  
PO BOX 571811  
HOUSTON TX 77257-1811

## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

JACOB LAW GROUP  
PO BOX 948  
OXFORD MS 38655-0948

(P)JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

LVNV FUNDING  
ATTN BANKRUPTCY  
PO BOX 10497  
GREENVILLE SC 29603-0497

MARY DANIELS  
3948 COUNTY ROAD 23  
LOUIN MS 39338-3337

MERCURYFBT  
ATTN BANKRUPTCY  
PO BOX 84064  
COLUMBUS GA 31908-4064

MERRICK BANK CORP  
PO BOX 9201  
OLD BETHPAGE NY 11804-9001

(P)MISSION LANE LLC  
PO BOX 105286  
ATLANTA GA 30348-5286

(P)SPRING OAKS CAPITAL LLC  
1400 CROSSWAYS BLVD STE 100B  
CHESAPEAKE VA 23320-0207

SYNCHRONY BANK  
ATTN BANKRUPTCY  
PO BOX 965065  
ORLANDO FL 32896-5065

SYNCHRONY BANK  
ATTN BANKRUPTCY  
PO BOX 965060  
ORLANDO FL 32896-5060

SYNCHRONY BANK  
ATTN BANKRUPTCY  
PO BOX 965064  
ORLANDO FL 32896-5064

SYNCHRONY BANK  
ATTN BANKRUPTCY DEPT  
PO BOX 965065  
ORLANDO FL 32896-5065

SYNCHRONY BANK  
PO BOX 71727  
PHILADELPHIA PA 19176-1727

TD BANK  
PO BOX 673  
MINNEAPOLIS MN 55440-0673

TARGET  
FIN RETAIL SERV  
MAILSTOP BT  
PO BOX 9475  
MINNEAPOLIS MN 55440-9475

TELERECOVERY  
ATTN BANKRUPTCY  
3800 FLORIDA AVE  
STE 100  
KENNER LA 70065-3034

THE BANK OF MISSOURI  
PO BOX 309  
PERRYVILLE MO 63775-0309

~~EXCLUDE~~  
~~UNITED STATES TRUSTEE~~  
~~501 EAST COURT STREET~~  
~~SUITE 6-430~~  
~~JACKSON MS 39201-5022~~

(P)WEX BANK  
1 HANCOCK STREET  
PORTLAND ME 04101-4217

WEX BANK  
PO BOX 639  
PORTLAND ME 04104-0639

~~EXCLUDE~~  
~~(P)DAVID RAWLINGS~~  
~~ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE~~  
~~PO BOX 566~~  
~~HATTIESBURG MS 39403-0566~~

DEBTOR  
PHILLIP DALE DANIELS  
3948 CR 23  
LOUIN MS 39338-3337

~~EXCLUDE~~  
~~THOMAS CARL ROLLINS JR~~  
~~THE ROLLINS LAW FIRM PLLC~~  
~~PO BOX 13767~~  
~~JACKSON MS 39236-3767~~